



2009

benefits for life

State of Michigan Optional Coverage Program

be informed

2009 Benefits for Life Optional Coverage Program — A Preview for Eligible Employees

This bulletin provides an overview of the 2009 **Benefits for Life** optional coverage program, including benefit information and details about the new online **Benefits for Life** enrollment process. Watch for more e-mails in the weeks ahead.

New Online Enrollment Process for 2009

The 2009 employee enrollment process will take place from June 1 through June 19, 2009. **Benefits for Life** Representatives will not be on-site this year; however, you can now enroll or make changes to your existing coverage online or over the phone by following these simple steps:

Enroll Online

1. Enter www.BenefitsforLife.org into your Internet browser.
2. Follow the log on instructions.
3. Review your existing coverages where applicable.
4. Make new elections online for Supplemental Term Life, AD&D, Legal Plan and the Discount Plan.
5. Request a telephone conference to change existing coverage, obtain quotes or enroll in Universal Life, Critical Illness Insurance or Auto and Home Insurance.
6. Confirm your elections and print your confirmation statement.

Enroll by Phone

1. Call 888-825-8395 and inform the **Benefits for Life** Representative that you would like to enroll or change your existing coverages.
2. A **Benefits for Life** Representative will answer your questions and enroll you in the **Benefits for Life** Optional Coverage Plans.

Questions or Need Help? If you have questions about benefits or the enrollment process, or if you need help logging on to the enrollment site, please call 888-825-8395.



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be secure

If you are currently enrolled in the Discount Plan, you must re-enroll to continue in that plan. All other benefits will default to current levels if no action is taken.

Be Informed (Highlights of the 2009 *Benefits for Life* Program)

Everyone has different needs when it comes to insurance protection. As your personal and financial obligations grow, so does the need for appropriate coverage. Through ***Benefits for Life***, you have the ability to select the benefits you want and to create a package that fully meets your specific needs and those of your family.

For 2009, you can choose from the following plans:

- Supplemental Term Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance
- Legal Plan
- Universal Life Insurance
- Critical Illness Insurance
- Auto and Home Insurance
- Discount Plan (Free)

Supplemental Term Life Insurance (Guarantee Issue Offer Extended for 2009 Enrollment)

Provides life insurance protection for you, your spouse and your children.

- **2009 Guarantee Issue Offering (No Medical Questions up to Guarantee Issue Limits):** The guarantee issue offer has been extended one more year, which means all eligible employees may obtain up to \$250,000 of Supplemental Term Life Coverage without answering any medical questions. Spouses (\$50,000) and Children (\$10,000) are also able to enroll without medical questions. If you have already enrolled, you may increase your coverage up to the guarantee issue limits without answering medical questions.

Accidental Death and Dismemberment (AD&D) Insurance (Now Part of *Benefits for Life* Program)

Provides AD&D protection for you, your spouse and your children.

Accidents happen every day, sometimes serious enough to cause a critical injury, or even death. Mutual of Omaha's Accidental Death and Dismemberment Insurance is offered to help alleviate the financial burden that can result from a serious accident.

- **Enrollment Now Available through *Benefits for Life*:** Accidental Death and Dismemberment (AD&D) Insurance underwritten by Mutual of Omaha is now available for enrollment through the ***Benefits for Life*** Program.
- **Premiums Reduced by 38%:** Employees received a 38% reduction in premiums in August of 2008, and the lower premiums continue in 2009. You can participate in employee coverage of \$15,000 for only 21 cents per pay period. The premiums were reduced, benefits were enhanced, and the total benefit amount was increased from \$240,000 to \$300,000.

Next Steps

Log on to www.BenefitsforLife.org to start your enrollment. You can also visit the Civil Service Commission website for more information about the program at <http://www.michigan.gov/employeebenefits>. Select '**Voluntary Benefits (Active Employees)**' from the left menu.